



**ARKANSAS INSURANCE DEPARTMENT
LEGAL DIVISION**

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NO-FAULT—MEDICAL AND HOSPITAL BENEFITS

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Listed below are major points which will be considered when reviewing forms filed by insurers in connection with the coverage to be offered under the Arkansas No-Fault Law for private passenger motor vehicles, including motorcycles:

1. Coverage is to be offered on all new and renewal policies with an effective date on or after July 1, 1974.
2. No-Fault benefits are primary and can be coordinated only with like coverages under another automobile policy or Workmen's Compensation benefits.

Occupants and persons struck by the insured auto will collect first under policies where they are the named insured. Involved vehicle coverage will be excess.

3. Insurers must offer the minimum benefits as prescribed by law. The insured must accept or reject the minimum benefits.

While the insured has a right of rejection, the rejection must be in writing. Should the insured desire to purchase more than the minimum benefits, he must first reject the minimum benefits before higher limits can be provided.

All rejection forms must be filed with the Department.

4. Under the limit of liability provision, no distinction can be made between pedestrian and occupant coverage or in-state and out-of-state accidents involving pedestrians.
5. Insurers will be allowed to offer the Medical and Hospital benefits in lieu of existing Medical Payments insurance.

Insurers may wish to retain the present Medical Payments insurance to offer the insured who rejects the benefits as provided under the No-Fault Law.

Ark Monroe, III
INSURANCE COMMISSIONER